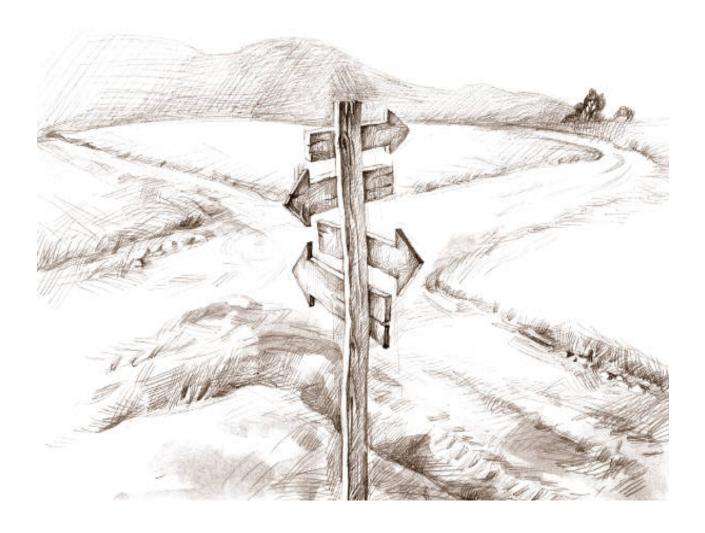
# **Transition Pathways to Your Future**



Indiana State Department of Health Maternal & Children's Special Health Care Services 2 N Meridian Street, Section 7B Indianapolis, IN 46204 (800) 475-1355



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#### INTRODUCTION

The Maternal & Children's Special Health Care (MCSHC) Services program is committed to providing transitional information to Indiana's children and youth with special needs. Early and meaningful transition planning, which actively involves youth and their families, has a positive influence on the youth's post-school success and independence.

Transition is the natural progression through life. There are many transitions that occur in the life of any child: from home to school, elementary school to high school, school to work, and last, but not least, from a pediatric provider to an adult care provider. Each stage can often be scary and certainly will contain many questions.

The future is often not what a parent of a youth with special needs thinks about on any given day. Many days are spent just surviving that day. However, in those few moments when things are relatively calm and "normal," the future is just what you need to think about.

When your child reaches adulthood, he or she will transition out of the range of educational services guaranteed under the Individual with Disabilities Education Act (IDEA). Beginning at least one year before your child reaches the age of majority (18 to 21, depending on your state law) the Individual Educational Program (IEP) must include a statement that your child has been informed of any rights that will transfer to him or her upon reaching that age.

Also, when your child reaches a certain age, the pediatric provider may determine that visits by a young adult to his office are inappropriate. Or, the youth may determine that he or she is too old to be seen by a "baby" doctor. How ever this transition occurs, it should occur with planning and participation by all.

Throughout this booklet there are pages to complete, questions to answer, Web sites to visit and numbers to call. Yes, the future is scary, but when a youth with special needs is prepared for the transitions that are to come, it can be a bright and welcoming path in his or her life's journey.

#### WHAT IS TRANSITION?

Transition is the movement from one situation to another (i.e., hospital to home, home to school, school to college, pediatric care to adult medical care and possibly living alone). It is important to know the transition tools and resources available to youth with special health care needs as an individual becomes his or her own guardian upon turning 18. At that time, the person is able to sign legal documents, vote and sign contracts. The person will be responsible for all of their medical care: making appointments, getting medicines, requesting equipment. For these reasons, preparedness is a necessary and critical part of transition.

The journey into adulthood for a child with special health care needs is often filled with challenges. Families with special needs children will deal with various transition issues. The transition journey begins at the time of diagnosis and continues into adulthood. You should work with your health care provider to develop a transitional plan.

Individuals with disabilities may meet financial eligibility for Supplemental Security Income (SSI) benefits. Prior to age 18, family income is considered. After 18, individual income is considered. Contact the Social Security Administration (SSA) for further information. This should be done at least 30 days prior to the individual's 18th birthday. The SSA's Web site is listed in the back of this booklet.

### **GENERAL TRANSITIONAL TIMELINE**

**By age 14**: Transition Plan from school to post-school options begins for teens on IEPs. Does high school offer pre-vocational counseling, job exploration or job readiness sessions? Parents should start the discussion on the transitioning phase of going from a pediatric provider to a more age-appropriate provider. Teens must be invited to participate in their IEP meetings.

**By age 16:** IEP should include plan for successful transition from school to higher education. Or, it should include an Individualized Plan for Employment (IPE). Meeting could include Vocational Rehabilitation Services (VRS).



By age 17: Parents/guardians should begin investigating their private insurance coverage rules and termination policy regarding their special needs youth. Parents should also begin exploring health care financing for young adults. Teens and/or parents/guardians should notify VRS the year *before* the student graduates. If appropriate, begin guardianship procedures. Information about the various types of guardianship can be found on the Internet or contact any one of the resources listed in this pamphlet.

**By age 18:** Check eligibility for SSI at least six months before the teen turns 18. Investigate SSI work incentives, such as Plan for Achieving Self Support (PASS). Contact campus student disability services to request accommodations for youth attending college. Special accommodations are scarce and may go fast.

**By age 21**: For young adults with developmental disabilities, notify the Division of Developmental Disabilities for all adult services offered.

#### WHAT ARE TRANSITIONAL SERVICES?

Transition services refer to activities meant to prepare youth with disabilities for adult life. These can include:

- Developing post high school education and career goals;
- Getting work experience while still in school;
- Receiving special instruction and related services;
- Acquiring daily living skills and functional vocational evaluation;
- Connecting with adult service providers such as vocational rehabilitation agencies in your city or state;
- Job Accommodation Network;
- Integrated employment, internships and apprenticeships;
- Finding and transferring to an adult health care provider.

Your child should be fully involved in creating a transition plan with the IEP team. He or she can work with the team to assess abilities, skills and interests, so the plan will truly reflect the youth's future life goals.

### **PLANNING STEPS**

Before you can decide where to go, you need to know where you are. What do you have now, what do you need, who can get it for you? Take a few minutes to complete the assessment pages. Having a clear and thought-out plan will make the transitional journey more enjoyable and less stressful. The parent, youth (depending on the age and understanding) and providers should discuss and identify the various needs of the youth in transition. Below are a few starter questions.



- What are the current medical needs? What are the expected future medical needs? Who can help assist you in learning about specific health care for the youth's medical condition?
- At what age will the current provider no longer treat the youth? Is there an adult care provider the current provider can refer the youth to? Find out at what age the youth will "age-off" your health plan. Are there any exceptions? If so, what are they?
- Explore all benefits and services that are provided to the youth which will/can be provided to adults with special needs. What paperwork needs to be in place?

- Is the youth receiving SSI? Should he/she apply? Where can the forms be found?
- Does your youth want to attend college? Will she/he need special housing, tutors and/or personal aides? If so, can the college provide them? What about staying well while at college, can the health center provide what the student will need?
- At what age should you or your youth contact Vocational Rehabilitation Services (VRS) for vocational training? Should the VRS representative be invited to an IEP case conference?
- What about School to Work programs? What about PASS? Where does the youth get more information?

As stated before, these are only a few questions. Once you, the youth and other interested parties start discussions, the questions, and more importantly, the answers will come.

NOTES:		

### **ALL ABOUT ME**

Last Name	First		Middle
Address			
City		State	Zip Code
"Nick Name"	Gender	Male	Female
Birth Date	Current Grade		
Phone ( )	Blood Typ	e	_
DIAGNOSIS			
THINGS I LIKE			
PARENTS/GUARDIAN Mom			
Dad			
EMERGENCY CONTACT PERSON Name			
Address			
City	State	Zip Code_	
Phone ( )	Relation	onship	

#### **EDUCATIONAL SYSTEMS**

Every student attending school will progress through secondary transition, which is the process of preparing students for life after high school. Life after high school could involve additional education or training, employment and community living. The IDEA reauthorization of 1997 states that at age 14, and younger if necessary, the IEP team must begin to discuss transition. Both the parent and the student should participate in all IEP meetings. If the IEP team, which is comprised of the parent, student and educators, starts discussing secondary transition as early as possible, the goals and necessary actions can be taken to ensure the best outcomes for the student.

Once a student reaches 21, he/she will no longer be entitled to services provided through the educational system and must become eligible for services provided by adult agencies. The eligibility rules for those services will certainly change and obstacles may appear that weren't there before. Everyone involved in the transition process should be prepared to aid the youth in overcoming these new stumbling blocks.

For students going on to college, being away from home will take some planning. On campus they will be on their own. There won't be any parents to take care of them and their needs, make decisions and solve problems. Planning will make this transition much easier on everyone involved. Some questions to ask are:

- Will he or she need physical assistant and/or a personal assistant to help with daily living?
- Does his or her college of choice offer these services? If not, how do you find the help?
- Will he or she need special housing arrangements? These are limited and may go quickly.
- Will the college health center be able to meet his or her medical needs?
- Where is the nearest hospital?
- Will his or her insurance cover them at school? Will it cover emergencies?
- Is there a health care provider he or she can visit while in school?

When you attend college, it will be up to you to let the Office for Students with Disabilities, and other school officials, know your needs and the level of support and help you will require. Remember, planning is the key to successful transitions, so start planning!





## **EDUCATION**

Local School District				
School			Phone ( )_	
School's Address				
City		State	Zip Code	
Grade Level	Teacher	r		
College Choice				
Major Considering				
(IEP) Individual Education				
Job Skills				
(IPE) Individual Plan for	<b>Employment</b> Da	te Completed	:	
Work Experience				
Vocational Rehabilitation S	ervices Contacted	l Yes	No	To Be Done

### **School Activities**

Classes:	
Friends:	
Titelius.	
Teachers:	
	,
After School Activities:	

### **HEALTH CARE**

All the planning won't matter if you aren't healthy enough to enjoy your new horizons. Leaving the provider who has been with you since the beginning won't be easy, but it can be made smoother with, what else, planning! At least by 14, learn as much as you can about your health care needs. Actively participate in your health care, and start talking to your doctor without your parents. Answer more of the questions posed by the nurse and/or doctor. Also, start making your own appointments and keeping up with them. Become familiar with how to refill medicines and know the side effects of your current medicines. You need to begin to take responsibility for some of the activities that help to keep you healthy.

### MY MEDICAL HISTORY

C = current P = past

C	P	Problem	Procedure done & location	Results
		Eczema		
		Bone/Joint Problems		
		Asthma		
		Heart		
		Seizures		
		Diabetes		
		Upper Respiratory		
		Overweight		
		Underweight		
		Dental Caries		
		Anemia		
		Sickle Cell		
		Bowel & bladder		
		Excessive vomiting		
		Psychological		
		Neurological problem		
		Allergies		
		Other chronic problems		

### **MY PROVIDERS**

Name of Primary Care Physician:		Date Last Seen:
Address:	Telephone: ( )	
City, State, Zip	Fax: ( )	
Reason(s) Seen:		
Name of Dentist:		Date Last Seen:
Address:	Telephone: ( )	
City, State, Zip	Fax: ( )	
Reason(s) Seen:		
Name of Specialty Care Physician:		Date Last Seen:
Address:	Telephone: ( )	
City, State, Zip	Fax: ( )	
Reason(s) Seen:		
Other Specialty Provider:	Туре	
Name:		Date Last Seen:
Address:	Telephone: ( )	
City, State, Zip	Fax: ( )	
Reason(s) Seen:		
Other Specialty Provider:	Туре	
Name:		Date Last Seen:
Address:	Telephone: ( )	
City, State, Zip	Fax: ( )	
Reason(s) Seen:		
Other Specialty Provider:	Туре	
Name:		Date Last Seen:
Address:	Telephone: ( )	<u> </u>
City, State, Zip	Fax: ( )	
Reason(s) Seen:		
Other Specialty Provider:	Туре	
Name:		Date Last Seen:
Address:	Telephone: ( )	1
City, State, Zip	Fax: ( )	
Reason(s) Seen:		

### MY FAMILY'S HEALTH HISTORY

Mother  □ Diabetes □ High Blood Pressure □ Smoker □ Illegal Drug use □ Kidney Problems □ Asthma □ Epilepsy, Seizures □ Birth Defects * □ Deafness * □ Death UNDER 50 years of age * □ Other *  * Please explain:	<ul> <li>□ Heart Attack UNDER 60 years of age</li> <li>□ Positive TB Skin Test</li> <li>□ Stroke</li> <li>□ Alcohol use / abuse</li> <li>□ Stomach / Intestinal</li> <li>□ Mental Retardation</li> <li>□ Emotional Problems *</li> <li>□ Blood Disease:</li> <li>□ (a) Anemia □ (b) Sickle Cell</li> <li>□ Allergies</li> <li>□ Bone / Joint Problems</li> </ul>
Father  Diabetes High Blood Pressure Smoker Illegal Drug use Kidney Problems Asthma Epilepsy, Seizures Birth Defects * Deafness * Death UNDER 50 years of age *	<ul> <li>□ Heart Attack UNDER 60 years of age</li> <li>□ Positive TB Skin Test</li> <li>□ Stroke</li> <li>□ Alcohol use / abuse</li> <li>□ Stomach / Intestinal</li> <li>□ Mental Retardation</li> <li>□ Emotional Problems *</li> <li>□ Blood Disease:</li> <li>□ (a) Anemia □ (b) Sickle Cell</li> <li>□ Allergies</li> </ul>
☐ Urinary Problems	☐ Bone / Joint Problems
Other *	
* Please explain:	

### **MEDICAL EQUIPMENT & MEDICINES**

What type(s) of adaptive equipment is currently being used? ( $\sqrt{accordingly}$ ) What medical, health equipment or supplies are routinely used? ( $\sqrt{accordingly}$ )

□ Wheelchair		Walker		$\square$ Spl	☐ Eye Glasses		
☐ Adaptive Seating		Adaptive Bathing   Assistive Communication Device(s)				□ Braces	
☐ Feeding Aids	☐ Hearing Aids			☐ Prescription Drugs			☐ Tube Fed
☐ Apnea Monitor		Oxygen		□ Ve	ntilator Depende	ent	□ Other
Medication			Dosage		Frequency	Purpose	
T.T. GIVEN VIOLE			2 004.84		Trequency	1 4.1 \$ 0.5 \$	
Are you currently on a	ı spe	ecial diet?	No	$\square$ Yes	Type:		
MY PHARMACY							
Name							_
Address							-
City							-
Phone ( )				Но	ours		_

### **INSURANCE and WORK INFORMATION**

I am currently enrolled in (circl	e one): HHW / Medicaid / M	Medicare / I have no Hea	alth Insura	ince		
HHW/ Medicaid/ Medicare Info	ormation: I.D.#					
Coverage Effective Date:Date Coverage will end						
Private Health Insurance Cov	verage Information:					
Policyholder's Name		Rel	ationship <sub>-</sub>			
Address (if different from mine	.)					
City						
Company Name		Primary	Se	econdary		
City			State	Zip Code		
This coverage is Throug	h Employer Self Pure	chaseUnion	HMO	PPO		
Policy #	Member I.D. #	Grou	up Acct.#			
Effective date I was covered under	r this policy I v	will be terminated from th	is insuranc	e on		
My Employment:						
I am employed by: Name of En	nployer					
Address						
				Zip Code		
Telephone ( )		Start Date _				
My hours are:	Iv	work these days:				
My Supervisor is		Telephor	ne			

#### TRANSITION RESOURCES

**Medicaid/Hoosier Healthwise:** www.healthcareforhoosiers.com, 800-889-9949. This is public health insurance information for children to age nineteen and those with disabilities.

**Indiana Family Helpline**: <a href="www.in.gov/isdh/programs/mch/ifh.htm">www.in.gov/isdh/programs/mch/ifh.htm</a>, 800-433-0746. The Indiana Family Helpline addresses questions relating to Maternal and Child Health Services, Children with Special Health Care Services, Women and Infant Children (WIC) Services, and other concerns of callers throughout the state of Indiana. Callers' needs are assessed and referrals made to the appropriate community resources.

**Mental Health America of Indiana:** <a href="www.mentalhealthassociation.com">www.mentalhealthassociation.com</a>, 800-555-6424. A resource for services to address mental health needs.

**Indiana Institute on Disability & Community:** <a href="www.iidc.indiana.edu">www.iidc.indiana.edu</a>, 800-433-0746. This center on transition provides resources and technical assistance to families and professionals.

**Division of Aging and Rehabilitative Services:** <a href="www.in.gov/fssa/servicedisabl/ddars">www.in.gov/fssa/servicedisabl/ddars</a>, 800-545-7763. DDRS exists to inform, protect, and serve individuals with disabilities and their families in need of human services, resources, or support to attain employment and self-sufficiency or to maintain independence.

**Indiana Council on Independent Living (ICOIL):** <a href="www.in.gov/fssa/ddrs/4960.htm">www.in.gov/fssa/ddrs/4960.htm</a>, 800-545-7763. Promotes advances in independence, productivity and inclusion of people with disabilities in all aspects of society.

**ARC of Indiana:** www.arcind.org, 800-382-9100. Provides information and referrals regarding services for people with developmental disabilities.

**Special Education:** www.doe.state.in.us, 877-851-4106. Has special education programs for eligible children who qualify from the ages of 3 through 21.

**Indiana Protection and Advocacy Services:** <a href="www.in.gov/ipas">www.in.gov/ipas</a>, 800-622-4845. Provides information and support about the rights of children and adults with disabilities.

**Indiana Justice Center:** <u>www.indianajustice.org/Home/PublicWeb</u>, 800-869-0212. Provides civil legal assistance to eligible low-income people throughout Indiana.

**ATTAIN:** <u>www.attaininc.org</u>, 800-528-8246. ATTAIN is the only statewide assistive technology organization that serves individuals of all ages with disabilities. ATTAIN provides and increases access to assistive technology.

**About Special Kids (ASK):** <u>www.aboutspecialkids.org</u>, 800-964-4746. Provides information and peer support to families of youth and young adults with special needs.

**IN\*SOURCE:** <u>www.insource.org</u>, 800-332-4433. Provides information and peer support to families of youth and young adults with special needs.

Center for Youth and Adults with Conditions of Childhood (CYACC): <a href="mailto:cyacc@iupui.edu">cyacc@iupui.edu</a>, 866-551-0093. Provides consultation for youth and adults preparing to transition from pediatric to adult health care as well as all related issues for a successful transition to adulthood.

**DisabilityInfo.gov:** www.disability.gov This federal Web site links to information of interest to people with disabilities and their families. Topics include employment, education, housing, transportation, health, income support, technology, community life, and civil rights.

**GovBenefits.gov:** www.govbenefits.gov, 800-333-4636. A partnership of federal agencies and organizations with enhanced access to government assistance programs. There is a confidential online screening tool that can help individuals find out which government programs and benefits they may be eligible to receive.

**Healthy and Ready to Work National Center:** www.hrtw.org, 202-884-8650. This site contains information, tools, resources, and links to many transition-related websites.

National Center in Secondary Education & Transition: <u>www.ncset.org</u> Includes resources related to education, training, independent living and work for youth with disabilities.

**Social Security:** www.ssa.gov/disability, 800-772-1213 or 800-325-0778 (TTY). Site contains information about eligibility and applications for SSI and SSDI.

**4 Girls Health:** www.4girls.gov Site promotes healthy, positive behaviors in girls between the ages of 10 and 16. Gives girls reliable, useful information on the health issues they will face as they become young women and tips on handling relationships at school and at home.

**Build Your Own Care Notebook:** <a href="www.medicalhomeinfo.org/tools/care\_notebook.html">www.medicalhomeinfo.org/tools/care\_notebook.html</a> Site provides access to several different care notebooks.

Choosing & Using a Health Plan: <a href="www.ahrq.gov/consumer/hlthpln1.htm">www.ahrq.gov/consumer/hlthpln1.htm</a> AHRQ consumer information on selecting the best health insurance plans, understanding health insurance and how to obtain needed services.

#### **Guardianship Information:**

- Indiana Protection and Advocacy Services, 317-772-5555, 4701 N. Keystone, Suite 222, Indianapolis, IN 46205
- The Arc of Indiana, 800-382-9100, 110 E. Washington St., Indianapolis, IN 46204
- The Indiana State Guardianship Association, 317-251-0005, 2506 Willowbrook Pkwy, Suite 100, Indianapolis, IN 46205
- The ARC, Washington, D.C., 800-433-5255, http://www.theArc.org.

National Information Center for Children and Youth with Disabilities (NICHCY), <a href="http://www.nichcy.org">http://www.nichcy.org</a>, PO Box 1492, Washington, D.C. 20013-1492, (800) 695-0285. NICHCY is the national information and referral center that provides information on disabilities and disability-related issues for families, educators, and other professionals.

**Special Needs Advocate for Parents (S.N.A.P)** <a href="http://www.snapinfo.org">http://www.snapinfo.org</a>, 30A Vreeland Rd, Suite 130, Florham Park, NJ 07932, 877-348-6497 or 973-236-9887. SNAP is a not-for-profit, public-benefit corporation that provides information, education, advocacy and referrals to families with special needs children of all ages and disabilities.

**The National Council on Disability (NCD):** 1331 F Street NW, #1050, Washington, D.C. 20004 202-272-2004. NCD is an independent federal agency making recommendations to the President and Congress on issues affecting some 54 million Americans with disabilities.

**Anthem BC/BS:** 877-290-4617. Anthem Blue Cross and Blue Shield offers health insurance plans designed specifically for individuals and families.

**Indiana Comprehensive Health Insurance Association (ICHIA):** 311 W Washington St., Indianapolis, IN 46204, 800-552-7921. Health coverage for those who have lost group insurance or those who cannot get insurance due to health conditions.

**Indiana Governor's Planning Council:** www.in.gov/gpcpd, advances independence, productivity, and inclusion of people with disabilities in all aspects of society. 1-800-772-1213.

# Health Care Financing Options When Youth Turn Eighteen

**PRIVATE** Health Insurance Options

				msurumee sp.	
Over 18 (Without special needs)	Over18/Student	Non-Disabled but Un-Insurable	Disabled		IMPORTANT: Pre-existing conditions may not be excluded from coverage if the individual has maintained continuous creditable coverage, which means the coverage (including Medicaid) has not been interrupted by a break of 63 or more days. Employer waiting periods do not count as a break in coverage.
	•		٠	Parent's Individual or Group Policy	Parent's policy: (contact employer plan for details)  - For Additional Information for Fully Insured Employer Plans Contact: Indiana Department of Insurance 317.232.2426; 800.622.4461 www.in.gov/idoi Note: In 2007 the Indiana General Assembly passed legislation requiring all fully insured health plans to cover dependent children (regardless of school status) up to their 24 <sup>th</sup> birthday.  - For Additional Information for Self-Insured Employer Plans Contact: U.S. Department of Labor 866.4.USA.DOL www.dol.gov
•	•	•	•	COBRA	Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)  - Dependents who are no longer eligible for their parent's employer plan of twenty or more employees may purchase coverage from their parent's employer for up to thirty-six (36) months. For more information, contact: <a href="https://www.dol.gov/dol/topic/health-plans/cobra.htm">www.dol.gov/dol/topic/health-plans/cobra.htm</a>
•	•			Individual Policy	Own policy through employer – Employers usually require employee to enroll within 30 days of becoming eligible for an employer plan.
•	•	•	•	Student Insurance	Student Insurance - Contact college or university for information regarding health insurance for enrolled students.
•	•			Short-Term Individual Insurance	Short-Term Individual Insurance - Contact an independent insurance agent for information. Independent Insurance Agents of Indiana 800.438.4424
•	•	•	•	Prescription Programs	Rx for Indiana: A Partnership for Prescription Assistance 877.793.0765  www.rxforindiana.org Needy Meds  - Provides information on Patient Assistance Programs (PAPs), state programs, local programs, and disease specific programs.  www.needymeds.com  Note: Target and Walmart pharmacies have lists of medications that can be purchased with a \$4 co-pay and a prescription from the patient's physician.

**PUBLIC** Health Insurance Options

	777	Ciica	1011 111	surance Options
Over 18 (Without special needs)	Over18/Student	Non-Disabled but Un-Insurable	Disabled	Medicaid Programs for Youth and Adults with Disabilities and Serious Chronic Illness
			•	Medicaid Select - Medicaid managed care (Package D) for people with disabilities. For more information: 1. 877.MedSelect (1.877.633.7353) www.medicaidselect.com
			•	M.E.D. Works – Sometimes called a Medicaid "buy-in". Allows individuals to continue Medicaid coverage after becoming employed, includes individuals with disabilities age 16-64; does not count spousal income or employer retirement plans. For more information: M.E.D. Works – 317.234.2129  www.arcind.org/med_worksmedicaid_for_employeeshtm
			•	Medicaid Spend-Down – Depending on medical expenses allows individuals to spend down income to remain on Medicaid program. For more information:  www.in.gov/fssa/disability/medicaid/spend.html
			•	Medicaid Waiver – Allows additional benefits to individuals with severe disabilities.  Long waiting lists. For more information: Consumer's Guide to Medicaid Waivers  www.in.gov/gpcpd/publications/#4
				Other Public Health Insurance Programs
			•	Medicare – Must be on Social Security for two years or the dependent of a SSI or SSDI recipient. 1.800.MEDICARE (1.800.633.4227) www.cms.hhs.gov/home/medicare.asp
•	•	•		Healthy Indiana Plan (HIP) –Provides health insurance for uninsured adults between 18-64 whose household income is between 22-200% of the federal poverty level (FPL) who are not eligible for Medicaid.  1.877.GET-HIP-9 <a href="mailto:hipinfo@fssa.in.gov">hipinfo@fssa.in.gov</a>
	•	•	•	Wishard Advantage – Health plan for Marion County residents with cost based on sliding scale according to income. For more information:  317.221.3163 www.hhcorp.org/adv.htm
		•	•	Children's Special Health Care Services – Covers eligible individuals up to age twenty-one, except individuals with cystic fibrosis who may have lifetime coverage. For more information:  1.800.475.1355 <a href="https://www.state.in.us/isdh/programs/cshcs/">www.state.in.us/isdh/programs/cshcs/</a>
		•	•	Indiana Comprehensive Health Insurance Association (ICHIA) – Health insurance option for individuals who are uninsurable or whose premiums are higher than those of ICHIA. Cost increases significantly after age nineteen.  Contact: 317-614-2133; 800- 552-7921 www.onlinehealthplan.com or www.ichia.org



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